

**REMARKS/ARGUMENTS**

**Telephonic Interview**

The undersigned would like to thank Examiner Patel for the telephonic interview conducted on Friday, March 10, 2006. During that interview, the examiner agreed that the proposed amended claim 1 would overcome the 112 rejections.

**Claim Rejections Under 35 U.S.C. § 112**

The Examiner rejected claims 1, 6-12, 20, and 23-27 under 35 U.S.C. § 112, second paragraph, as being indefinite for failing to particularly point out and distinctly claim the subject matter which applicant regards as the invention.

**Claim 1**

Claim 1 has been amended to address the Examiner's concerns with respect to Section 112.

**Claim 6**

Claim 6 has been amended address one of the Examiner's 112 concerns. The claim has also been amended to clarify the drawer's access to both the global computer network and the negotiable instrument. Claim 6 has also been amended to refer to "at least one negotiable instrument" throughout the claim.

### **Claims 10-12**

Claim 10 has been amended to provide additional clarification. With respect to claims 10 and 11, the undersigned believes that steps of transferring and entering the second set of information have a function in that they are designed to provide the drawee with relevant information in order to prevent fraud when the negotiable instrument is presented. Once the instrument is presented, the information that has been transferred and entered can be used as a comparison.

### **Claim 20**

In claim 20, the claim has been amended to address the examiner's concerns. However, with respect to "the payee" not having antecedent basis, please see the following element, which precedes "the payee:"

"creating at least one negotiable instrument containing a first set of information, the first set of information comprising *a payee*, an amount, a date, and a drawee's identity."

Claims 1, 6-12, 20, and 23-27 remain in this application. Claims 1, 6, 7, 10-12, 20, 26, and 27 have been amended.

Applicant respectfully requests that a timely Notice of Allowance be issued in this case.

Respectfully submitted,

**BROUSE McDOWELL**

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Date



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